

Certificate Number: 14912-MD-DE-019662487

Bankruptcy Case Number: 12-22399



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 15, 2012, at 2:01 o'clock PM EST, Lisa Cash completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: November 15, 2012 By: /s/Jai D Bhatt

Name: Jai D Bhatt

Title: Owner